

Kindly replace the Abstract of the Disclosure with the following amended Abstract at the end of the application following the last page of the claims. The Abstract of the Disclosure is also set forth on a separate sheet at the end of this Preliminary Amendment.

ABSTRACT OF THE DISCLOSURE

A request for approval is sent to a payee, in a Simple Payment scenario, to accept or reject a transaction. A subscriber to the Financial Transaction Service has the ability to set up Special Lists of Financial Transaction Accounts which are submitted to Particular Rules to be applied when such accounts are involved in transactions with the subscriber's own account. Such particular rules are checked and implemented by a Transaction Processing Platform and/or by a mobile handset and/or the SIM of the subscriber. The Special Lists are stored in part or integrally in files connected to the Transaction Processing Platform and/or in memory of the mobile handset and or in a memory of the SIM. The Financial Transaction Account number of a subscriber can be read automatically by another subscriber. The validation of a Payment Request that is sent to a Payer for approval is facilitated by the display on his mobile handset of the Payee's name or logo or an easily recognizable sign or an audible message.